

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Frederick H. Wilhelm, Jr.
Angela M. Wilhelm
Debtors

Case No. 17-00068-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Dec 08, 2022

User: AutoDocke
Form ID: 3180W

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Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 10, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Frederick H. Wilhelm, Jr., Angela M. Wilhelm, 1110 Path Valley Road, Fort Loudon, PA 17224-9606
4872070	+ American Education/Keystone Best, PO Box 61047, Harrisburg, PA 17106-1047
4872072	Bedford Valley Petroleum, 10228 Lincoln Highway, Everett, PA 15537-6908
4872082	++++ FRANKLIN COUNTY REAL ESTATE TAX, 14 N MAIN ST, CHAMBERSBURG PA 17201-1811 address filed with court:, Franklin County Real Estate Tax, 157 Lincoln Way East, Chambersburg, PA 17201
4872083	+ Fulton County Prothonotary, 201 North Second Street, Mc Connellsburg, PA 17233-1101
4872092	+ MacDonald's Pharmacy, 105 South 3rd Street, Mc Connellsburg, PA 17233-1419
4872094	++ NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366 address filed with court:, Nissan Motor Acceptance Corp., PO Box 9001132, Louisville, KY 40290-1132
4921969	+ Nissan Motor Acceptance Corp., c/o David A. Scott, 835 Western Avenue, Pittsburgh, PA 15233-1715
4872096	++++ PROTHONOTARY, FRANKLIN COUNTY, 14 N MAIN ST, CHAMBERSBURG PA 17201-1811 address filed with court:, Prothonotary, Franklin County, 157 Lincoln Way East, Chambersburg, PA 17201
4872095	+ Penn State Hershey, c/o National Recovery, 2491 Paxton Street, Harrisburg, PA 17111-1036
4885036	+ Peters Township Municipal Authority, Po Box 19, Lemasters, PA 17231-0019
4872100	+ State of Maryland, Collection Unit, 300 W Preston St., Ste 506, Baltimore, MD 21201-2308
4872107	Tri State Community Health, c/o Valley Credit Services, PO Box 1070, Hagerstown, MD 21741
4872108	Tri State Community Health, c/o Valley Credit Services, PO Box 1070, Hagerstown, MD 21741
4872109	University of Phoenix, 4651 E. Elwood St, Phoenix, AZ 85040

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: camanagement@mtb.com	Dec 08 2022 18:38:00	M&T Bank, 1100 Wehrle Drive, Williamsville, NY 14221
4872071	^ MEBN	Dec 08 2022 18:36:45	AT&T, c/o ERC, PO Box 57547, Jacksonville, FL 32241-7547
4916331	+ EDI: CINGMIDLAND.COM	Dec 08 2022 23:43:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO LEAD PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
4872069	EDI: BANKAMER.COM	Dec 08 2022 23:43:00	AAA Financial Services, PO Box 15019, Wilmington, DE 19886-5019
4874750	Email/Text: bankruptcy@bbandt.com	Dec 08 2022 18:38:00	BB&T Bankruptcy, PO Box 1847, Wilson, NC 27894, bankruptcy@bbandt.com, 866-813-1624
4872073	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com		

4872074	+ Email/Text: bankruptcy@cavps.com	Dec 08 2022 18:38:00	Berks Credit and Collections, PO Box 329, Temple, PA 19560-0329
4910123	Email/PDF: bncnotices@becket-lee.com	Dec 08 2022 18:47:23	Calvary Portfolio Services, PO Box 27288, Tempe, AZ 85285-7288
4912539	+ Email/Text: bankruptcy@cavps.com	Dec 08 2022 18:38:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4872075	Email/Text: Bankruptcies@nragroup.com	Dec 08 2022 18:38:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
4872076	+ Email/Text: Bankruptcies@nragroup.com	Dec 08 2022 18:38:00	Chambersburg Hospital, c/o National Recovery Agency, PO Box 67015, Harrisburg, PA 17106-7015
4872079	+ EDI: PRA.COM	Dec 08 2022 23:43:00	Chambersburg Hospital, c/o National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
4872078	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 08 2022 18:38:00	Citibank, c/o Portfolio Recovery Associates, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
4872080	EDI: DISCOVER.COM	Dec 08 2022 23:43:00	Dec 08 2022 23:43:00
4872093	+ EDI: CITICORP.COM	Dec 08 2022 23:43:00	Discover, PO Box 15316, Wilmington, DE 19850
4873113	EDI: DISCOVER.COM	Dec 08 2022 23:43:00	Dec 08 2022 23:43:00
4872081	+ EDI: PRA.COM	Dec 08 2022 23:43:00	Macy's, Bankruptcy Processing, PO Box 8053, Mason, OH 45040
4872084	+ Email/Text: bankruptcytn@wakeassoc.com	Dec 08 2022 18:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4872085	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 08 2022 18:38:00	FIA Card Services, c/o Portfolio Recovery Associates, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
4872086	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 08 2022 18:38:00	Fulton Diagnostic Radiology, c/o Valley Credit Service, PO Box 2162, Hagerstown, MD 21742-2162
4872077	EDI: JPMORGANCHASE	Dec 08 2022 23:43:00	GE Capital Retail Bank, c/o Midland Funding, 2365 Northside Dr. #300, San Diego, CA 92108-2710
4872087	+ EDI: LCIICSYSTEM	Dec 08 2022 23:43:00	GECAF, c/o Midland Funding, 2365 Northside Dr. #300, San Diego, CA 92108-2710
4872088	^ MEBN	Dec 08 2022 18:36:49	Chase, PO Box 15298, Wilmington, DE 19850
4872089	+ Email/Text: PBNCNotifications@perituservices.com	Dec 08 2022 18:38:00	Jack D. Steele, DMD, c/o IC Systems, PO Box 64378, Saint Paul, MN 55164-0378
4916215	Email/Text: camanagement@mtb.com	Dec 08 2022 18:38:00	KML Law Group, P.C., Suite 5000-BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1541
4872091	Email/Text: camanagement@mtb.com	Dec 08 2022 18:38:00	Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
5298084	+ Email/Text: camanagement@mtb.com	Dec 08 2022 18:38:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
4907931	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 08 2022 18:38:00	M&T Bank, PO Box 62182, Baltimore, MD 21264
4872936	Email/Text: NissanBKNotices@nationalbankruptcy.com	Dec 08 2022 18:38:00	M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
4882908	+ Email/Text: bncnotifications@pheaa.org	Dec 08 2022 18:38:00	MIDLAND FUNDING LLC, MIDLAND CREDIT MANAGEMENT, INC. as agent, for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
			Nissan, POB 660366, Dallas, TX 75266-0366

4919734	EDI: PRA.COM	Dec 08 2022 18:38:00	PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
4919746	EDI: PRA.COM	Dec 08 2022 23:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4872102	+ EDI: RMSC.COM	Dec 08 2022 23:43:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
4872097	+ EDI: RMSC.COM	Dec 08 2022 23:43:00	SYNCB/SYNCB Nations, PO Box 965036, Orlando, FL 32896-5036
4872098	+ EDI: CITICORP.COM	Dec 08 2022 23:43:00	Sams Club, PO Box 965005, Orlando, FL 32896-5005
4872099	+ EDI: CONVERGENT.COM	Dec 08 2022 23:43:00	Sprint, c/o Convergent Outsourcing, 800 SW 39th St, Renton, WA 98057-4927
4872101	+ Email/Text: Bankruptcies@nragroup.com	Dec 08 2022 18:38:00	Summit Anesthesiology, c/o National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
4872103	+ EDI: PRA.COM	Dec 08 2022 23:43:00	Synchrony Bank, c/o Portfolio Recovery Associates, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
4872104	+ EDI: RMSC.COM	Dec 08 2022 23:43:00	Synchrony Bank/Care Credit, PO Box 965036, Orlando, FL 32896-5036
4872105	+ EDI: RMSC.COM	Dec 08 2022 23:43:00	Synchrony Bank/JCPenny, PO Box 965007, Orlando, FL 32896-5007
4872106	+ EDI: RMSC.COM	Dec 08 2022 23:43:00	Synchrony Bank/Lowe's, PO Box 965005, Orlando, FL 32896-5005
4872110	+ Email/Text: edbknotices@ecmc.org	Dec 08 2022 18:38:00	US Department of Education, 61 Forsyth St SW, Ste 19T40, Atlanta, GA 30303-8919
4872111	+ EDI: CKSFINANCIAL.COM	Dec 08 2022 23:43:00	Worlds Foremost Bank, c/o CKS Financial, 505 Independence Pkwy Ste 300, Chesapeake, VA 23320-5178

TOTAL: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4885011	*+	AT&T, c/o ERC, PO Box 57547, Jacksonville, FL 32241-7547
4885010	*+	American Education/Keystone Best, PO Box 61047, Harrisburg, PA 17106-1047
4885009	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, AAA Financial Services, PO Box 15019, Wilmington, DE 19886-5019
4885012	*	Bedford Valley Petroleum, 10228 Lincoln Highway, Everett, PA 15537-6908
4885013	*+	Berks Credit and Collections, PO Box 329, Temple, PA 19560-0329
4885014	*+	Calvary Portfolio Services, PO Box 27288, Tempe, AZ 85285-7288
4885015	*	Chambersburg Hospital, c/o National Recovery Agency, PO Box 67015, Harrisburg, PA 17106-7015
4885016	*+	Chambersburg Hospital, c/o National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
4885019	*+	Citibank, c/o Portfolio Recovery Associates, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
4885018	*+	Citibank, c/o Midland Funding, 2365 Northside Dr. #300, San Diego, CA 92108-2710
4885020	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover, PO Box 15316, Wilmington, DE 19850
4885033	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLOON MO 63368-2239, address filed with court:, Macy's, Bankruptcy Processing, PO Box 8053, Mason, OH 45040
4885021	*+	FIA Card Services, c/o Portfolio Recovery Associates, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
4885022	*++++	FRANKLIN COUNTY REAL ESTATE TAX, 14 N MAIN ST, CHAMBERSBURG PA 17201-1811, address filed with court:, Franklin County Real Estate Tax, 157 Lincoln Way East, Chambersburg, PA 17201
4885023	*+	Fulton County Prothonotary, 201 North Second Street, Mc Connellsburg, PA 17233-1101
4885024	*+	Fulton Diagnostic Radiology, c/o Valley Credit Service, PO Box 2162, Hagerstown, MD 21742-2162

4885025	*+	GE Capital Retail Bank, c/o Midland Funding, 2365 Northside Dr. #300, San Diego, CA 92108-2710
4885026	*+	GECAF, c/o Midland Funding, 2365 Northside Dr. #300, San Diego, CA 92108-2710
4885017	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase, PO Box 15298, Wilmington, DE 19850
4885027	*+	Jack D. Steele, DMD, c/o IC Systems, PO Box 64378, Saint Paul, MN 55164-0378
4885028	*+	KML Law Group, P.C., Suite 5000-BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1541
4885029	*+	Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
4885031	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M&T Bank, PO Box 62182, Baltimore, MD 21264
4885032	*+	MacDonald's Pharmacy, 105 South 3rd Street, Mc Connellsburg, PA 17233-1419
4885034	*P++	NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366, address filed with court:, Nissan Motor Acceptance Corp., PO Box 9001132, Louisville, KY 40290-1132
4885037	*++++	PROTHONOTARY, FRANKLIN COUNTY, 14 N MAIN ST, CHAMBERSBURG PA 17201-1811, address filed with court:, Prothonotary, Franklin County, 157 Lincoln Way East, Chambersburg, PA 17201
4885035	*+	Penn State Hershey, c/o National Recovery, 2491 Paxton Street, Harrisburg, PA 17111-1036
4885043	*+	SYNCB/SYNCB Nations, PO Box 965036, Orlando, FL 32896-5036
4885038	*+	Sams Club, PO Box 965005, Orlando, FL 32896-5005
4885039	*+	Sears, PO Box 6275, Sioux Falls, SD 57117-6275
4885040	*+	Sprint, c/o Convergent Outsourcing, 800 SW 39th St, Renton, WA 98057-4927
4885041	*+	State of Maryland, Collection Unit, 300 W Preston St., Ste 506, Baltimore, MD 21201-2308
4885042	*+	Summit Anesthesiology, c/o National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
4885044	*+	Synchrony Bank, c/o Portfolio Recovery Associates, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
4885045	*+	Synchrony Bank/Care Credit, PO Box 965036, Orlando, FL 32896-5036
4885046	*+	Synchrony Bank/JCPenny, PO Box 965007, Orlando, FL 32896-5007
4885047	*+	Synchrony Bank/Lowe's, PO Box 965005, Orlando, FL 32896-5005
4885048	*	Tri State Community Health, c/o Valley Credit Services, PO Box 1070, Hagerstown, MD 21741
4885049	*	Tri State Community Health, c/o Valley Credit Services, PO Box 1070, Hagerstown, MD 21741
4885051	*+	US Department of Education, 61 Forsyth St SW, Ste 19T40, Atlanta, GA 30303-8919
4885050	*	University of Phoenix, 4651 E. Elwood St, Phoenix, AZ 85040
4885052	*+	Worlds Foremost Bank, c/o CKS Financial, 505 Independence Pkwy Ste 300, Chesapeake, VA 23320-5178
4872090	##+	Littman Jewelers, TD Retail Card Services, PO Box 731, Mahwah, NJ 07430-0731
4885030	##+	Littman Jewelrs, TD Retail Card Services, PO Box 731, Mahwah, NJ 07430-0731

TOTAL: 0 Undeliverable, 42 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 10, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2022 at the address(es) listed below:

Name	Email Address
David A Scott	on behalf of Creditor Nissan Motor Acceptance Corporation scott@lg-law.com
Hannah Herman-Snyder	on behalf of Debtor 1 Frederick H. Wilhelm Jr. hannah@nicklasandsnyder.com, shannon@nicklasandsnyder.com
Hannah Herman-Snyder	on behalf of Creditor M&T Bank hannah@nicklasandsnyder.com shannon@nicklasandsnyder.com

District/off: 0314-1
Date Rcvd: Dec 08, 2022

User: AutoDocke
Form ID: 3180W

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Hannah Herman-Snyder
on behalf of Debtor 2 Angela M. Wilhelm hannah@nicklasandsnyder.com shannon@nicklasandsnyder.com

Jack N Zaharopoulos (Trustee)
TWecf@pamd13trustee.com

James Warmbrodt
on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com

United States Trustee
ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1	Frederick H. Wilhelm Jr.	Social Security number or ITIN xxx-xx-8825
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	Angela M. Wilhelm	Social Security number or ITIN xxx-xx-2091
	First Name Middle Name Last Name	EIN _____
United States Bankruptcy Court Middle District of Pennsylvania		
Case number: 1:17-bk-00068-HWV		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Frederick H. Wilhelm Jr.

Angela M. Wilhelm
fka Angela M. Wines**By the
court:**12/8/22Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

Form 3180W

Chapter 13 Discharge

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.